

Form 235

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

47 - 40, 44  
jhel

In re:

: Bankruptcy Case No.: 16-20524-CMB

:

: Chapter: 13

: Issued per the January 19, 2017 Proceeding

**Christopher L. Rudich**  
Debtor(s)

Elizabeth S. Rudich

**ORDER OF COURT CONFIRMING PLAN  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that the Plan dated October 24, 2016 is CONFIRMED. A copy of this plan was previously mailed to you.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Debtor(s)'s counsel (or Debtor(s) if not represented by counsel) must review all proofs of claim within thirty (30) days after the claims bar date. All objections to pre-petition claims shall be filed within ninety (90) days after the claims bar date, thereafter allowing at least thirty (30) days for a response.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**(3.) IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

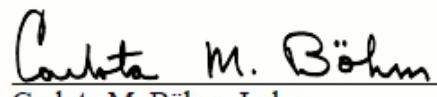
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: January 23, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Christopher L. Rudich  
 Elizabeth S. Rudich  
 Debtors

Case No. 16-20524-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 235

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 Total Noticed: 33

Date Rcvd: Jan 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2017.

db/jdb +Christopher L. Rudich, Elizabeth S. Rudich, 190 Washington Street, Baden, PA 15005-1922  
 14179388 +American Education Service/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047  
 14179389 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, 4161 Piedmont Parkwy, Greensboro, NC 27410-1000)  
 14208684 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14179392 +Chase, P.O. Box 78420, Phoenix, AZ 85062-8420  
 14179393 +Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816  
 14179394 +Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610  
 14179395 +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401  
 14187157 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
 14187158 First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 14288069 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 14191518 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 14179403 +PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032  
 14210163 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 14179406 +USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009  
 14179407 +Verizon Wireless, P. O. Box 17464, Baltimore, MD 21297-1464  
 14179408 World Financial Network Bank, PO Box 182124, Columbus, OH 43218-2124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscidi@recoverycorp.com Jan 24 2017 01:59:10 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 14218725 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 24 2017 01:59:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 14179391 +E-mail/Text: bankruptcy@cavps.com Jan 24 2017 01:43:08 Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2322  
 14205400 +E-mail/Text: bankruptcy@cavps.com Jan 24 2017 01:43:08 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 14191611 E-mail/Text: mrdiscen@discover.com Jan 24 2017 01:42:30 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14248196 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jan 24 2017 01:43:26 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945  
 14179398 +E-mail/PDF: gecscidi@recoverycorp.com Jan 24 2017 01:58:21 GE Capital, P.O. Box 9001557, Louisville, KY 40290-1557  
 14179399 E-mail/PDF: gecscidi@recoverycorp.com Jan 24 2017 01:59:08 GE Capital Retail Bank, P.O. Box 960061, Orlando, FL 32896-0061  
 14181152 +E-mail/Text: bankruptcy@huntington.com Jan 24 2017 01:42:54 Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424  
 14179400 +E-mail/Text: bankruptcy@huntington.com Jan 24 2017 01:42:54 Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558  
 14179401 E-mail/Text: cio.bnccmail@irs.gov Jan 24 2017 01:42:35 IRS, 5045 Butler Ave, Fresno, CA 93888  
 14179402 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 24 2017 01:43:06 Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303  
 14179404 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 24 2017 01:59:18 Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502  
 14233071 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 24 2017 01:58:59 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14187323 E-mail/Text: bnc-quantum@quantum3group.com Jan 24 2017 01:42:41 Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
 14187647 E-mail/PDF: rmscidi@recoverycorp.com Jan 24 2017 01:59:10 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr JPMorgan Chase Bank, National Association  
 cr\* +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
 14179390\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)  
 14179397\* +First National Bank of PA, 4140 EEast State Street, Hermitage, PA 16148-3401  
 14179396\* +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401  
 14301574\* +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

District/off: 0315-2

User: jhel  
Form ID: 235

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Total Noticed: 33

Date Rcvd: Jan 23, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
14179405\*      ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Boulevard,  
Norfolk, VA 23502)

TOTALS: 2, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmillawgroup.com  
David W. Raphael on behalf of Creditor First National Bank of Pennsylvania  
draphael@grenenbirsic.com, mcupec@grenenbirsic.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmillawgroup.com  
Joshua I. Goldman on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmillawgroup.com  
Lauren M. Lamb on behalf of Joint Debtor Elizabeth S. Rudich  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam  
brose@steidl-steinberg.com;cgoga@steidl-steinberg.com  
Lauren M. Lamb on behalf of Debtor Christopher L. Rudich  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam  
brose@steidl-steinberg.com;cgoga@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernssteinlaw.com;cabbott@ecf.courtd  
rive.com  
Ronda J. Winnecour cmececf@chapter13trusteewdpa.com

TOTAL: 9